

Exhibit T:

Katrina Bergunder
24674 Republic Ave
Oak Park, MI 48237

May 17, 2023

Experian
PO Box 9701
Allen, TX 75013

Subject: Dispute Rejection - Request for Reconsideration

Dear Experian,

I am writing in response to your recent communication regarding the rejection of my dispute regarding the status of JPMCB CARD/ Report #0673-0083-19 on my credit report. I had previously disputed the entry, requesting that it be updated to reflect the accurate status of "dismissed with prejudice" as confirmed by the court.

I would like to reiterate that the debt in question has been legally dismissed with prejudice by the 45th District Court (13600 Oak Park Blvd, Oak Park, MI 48237), and I have enclosed a copy of the court's dismissal order and record of court as supporting documentation. The inaccurate reporting of this debt as "charged off" misrepresents the true status and negatively impacts my credit history.

I kindly request that you reconsider my dispute and make the necessary updates to accurately reflect the dismissal with prejudice on my credit report. I believe that the continued reporting of an inaccurate status is misleading and does not align with the Fair Credit Reporting Act's requirements.

I also request a description of how the reinvestigation was conducted along with the business name, address, documentation, and telephone number of the furnisher of information.

Please provide written confirmation once the necessary corrections have been made to my credit report. I trust that you will handle this matter promptly and in accordance with the applicable regulations.

Thank you for your attention to this matter.

Sincerely,

Katrina Bergunder

Approved, SCAO

Original - Court file
 1st copy - Assignment Clerk/Extra
 2nd copy- Friend of the Court/Extra

3rd copy - Opposing party
 4th copy - Moving party

45th	STATE OF MICHIGAN JUDICIAL CIRCUIT JUDICIAL DISTRICT COUNTY	ORDER	CASE NO.
			22-00061GC
Court address 13600 Oak Park Blvd, Oak Park, MI 48237		Court telephone no. (248)691-7440	
Plaintiff name(s), address(es), and telephone no(s). JP Morgan Chase Bank, N.A.		Defendant name(s), address(es), and telephone no(s). Katrina I Bergunder 24674 Republic Ave. Oak Park, MI 48237 (773)853-7085	
Plaintiff's attorney, bar no., address, and telephone no. Mandarich Law Group, LLP James McArdle P-82443 P.O. Box 109032, Chicago, IL 60610 (866)757-4738		Defendant's attorney, bar no., address, and telephone no.	

1. Motion title: Motion to exclude witness and dismiss

Dismiss with prejudice

2. Moving party: Katrina Bergunder, defendant

3. This motion was heard by the Honorable Judge Michelle Friedman Appel on 02/21/2023 Date

4. For the reasons stated on the record,

THE COURT ORDERS that the above-named motion is

granted.
 granted in part, denied in part.
 denied.

X The court further orders

Case is dismissed with prejudice.

Date

FEB 2 1 2023

Judge

JUDGE MICHELLE FRIEDMAN APPEL

32709

Bar

**45th District Court
13600 Oak Park Blvd
Oak Park, MI 48237**

Register of Actions

[Return](#)

Register of Action

[Enter New Search](#)

Register of Action

STATE OF MICHIGAN	CASE NO: 22-00061GC GC
145TH JUDICIAL DISTRICT	REGISTER OF ACTIONS

Court Address 13600 OAK PARK BLVD OAK PARK	MI 48237	Court Telephone (248) 691-7440
---	----------	-----------------------------------

JUDGE OF RECORD: APPEL, MICHELLE FRIEDMAN,	P-32709
--	---------

P01 PLAINTIFF	(CLSD)	Attorney P-81102 MAMUT, MICHAEL THOMAS, 28366 FRANKLIN RD SOUTHFIELD MI 48034 (248) 352-4340
JP MORGAN CHASE BANK NA//		

D01 DEFENDANT	(CLSD)
BERGUNDER/KATRINA/I 24674 REPUBLIC AVE OAK PARK MI 48237	

DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
01/07/22		
P01	SUMM & COMP FILED (RETD)	MAMUT, MICHAEL T P-81102 NMC \$9,772.36
01/10/22	FILING FEE PAID \$75.00 RCPT # D337821 CHECK TENDERED 302894	TMS TMS
03/31/22		
P01	MOTION TO EXTEND TIME FOR SERV FILED	NMC
P01	ORDER TO EXTEND TIME FOR SERV FILED (2J)	NMC
P01	MOTION FOR SUBSTITUTED SERVICE FILED	NMC
P01	ORDER FOR SUBSTITUTED SERVICE FILED (2J)	NMC
	MOTION FEE PAID \$20.00 RCPT # D341877	TMS
	CHECK TENDERED 50285	TMS
04/07/22		
D01	ORDER TO EXTEND TIME FOR SERV ENTERED 07/07/22 05:30P	PJT
D01	ORDER FOR SUBSTITUTED SERVICE ENTERED	PJT
P01	SUMM & COMP TO USE OWN PROCESS SRVER ISSUED	PJT
04/26/22		
D01	PROOF OF SERVICE FILED (POSTED)	PJT
04/27/22		
D01	PROOF OF SERVICE FILED (1ST/CER)	PJT
D01	SUMM & COMP FOR SUBSTITUTED SERVICE SERVED	PJT
05/04/22		
	DEF AT COUNTER--WILL FILE WRITTEN RESPONSE W/ THE COURT	PJT

05/16/22

D01 ANSWER FILED PJT
 D01 AFF DEFENSES FILED PJT
 JP MORGAN CHASE BANK N v BERGUNDER/KATRINA/I CASE#: 22-00061GC PAGE: 2

DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
ALL	PRE-TRIAL SCHEDULED 06/21/22 09:20A	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
	COPY OF ANSWER ATTACHED TO NTAS	PJT
05/23/22	RETD DEFAULT JDGMT--ANSWER FILED, PT SCHEDULED	PJT
06/21/22	ALL PRE-TRIAL HELD	PJT
	ALL PRE-TRIAL FINAL SCHEDULED 10/25/22 09:00A	PJT
	PARTIES PRESENT VIA ZOM; DISCOVERY IS ORDERED	PJT
	& TO BE COMPLETED BY 8/19/22; CASE EVAL IS	PJT
	NOT ORDERED; WITNESS LIST BY 7/22/22; DISP	PJT
	MTNS BY 9/2/225; FINAL PT SHALL BE SET AFTER	PJT
	CLOSE OF DISCOVERY & AFTER DISP MTN CUT OFF	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
08/18/22	D01 EXHIBITS FILED	NMC
10/19/22	FEE WAIVER REQUEST FILED BY K. BERGUNDER	PJT
	FEE WAIVER REQUEST GRANTED	PJT
10/25/22	ALL PRE-TRIAL FINAL HELD	PJT
ALL	PRE-TRIAL FINAL SCHEDULED 01/10/23 09:00A	PJT
	PARTIES PRESENT VIA ZOOM; ADJ 60 DAYS	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
01/10/23	ALL PRE-TRIAL FINAL HELD	PJT
ALL	BENCH TRIAL SCHEDULED (LIVE) 02/21/23 10:30A	PJT
	PARTIES PRESENT VIA ZOOM; SET FOR **LIVE** IN	PJT
	PERSON BENCH TRIAL ON 2/21/23 10:30AM--DATE &	PJT
	TIME GIVEN ON THE RECORD	PJT
ALL	NOTICE TO APPEAR ISSUED	PJT
02/01/23	P01 NOTICE WITNESS LIST FILED	PJT
02/06/23	P01 ACTION TELEPHONE CALL RECEIVED	NMC
	ADV TO SUBMIT REQ TO JUDGE FOR ANY PARTY TO	NMC
	APPEAR VIA ZOOM	NMC
02/07/23	P01 CORRESPONDEN FILED (2J*)	PJT
	*PLAINTIFF'S REQUEST FOR WITNESS TO APPEAR VIA	PJT
	ZOOM	PJT
02/08/23	D01 ACTION TELEPHONE CALL RECEIVED	PJT
	T/C DEF REQ MTN TO DISMISS DATE--ADV NO	PJT
	AVAILABLE DATES PRIOR TO BT--GAVE BT DATE AND	PJT
	TIME	PJT
D01	MOTION FILED (**)	PJT
	**DEF MTN TO EXCLUDE WITNESS AND DISMISS	PJT
D01	NOTICE FILED	PJT
JP MORGAN CHASE BANK N v BERGUNDER/KATRINA/I	CASE#: 22-00061GC	PAGE: 3

DATE	ACTIONS, JUDGMENTS, CASE NOTES	INITIALS
D01	PROOF OF SERVICE FILED	PJT
ALL	MOTION SCHEDULED 02/21/23 10:30A	PJT
02/09/23	PLTF REQ REVIEWED BY JUDGE MFA, PER JUDGE MFA, OK FOR WITNESS TERRICKA CLARK TO APPEAR FOR BT VIA ZOOM	PJT

02/15/23

FILE WITH JUDGR MFA

PJT

FILE RETD BY JUDGE MFA

PJT

02/17/23

P01

NOTICE TO DISMISS FILED

NMC

NTC OF DISMISSAL FILED BY PLTF IS NOT
SUFFICIENT AS THE DEFT FILED AN ANSWER - A
STIP & ORDER TO DISMISS MUST BE FILED TO
DISMISS THIS CASE

NMC

T/C TO PLTF ATTY'S OFFICE - WAS TRANSFERRED
TWICE AND DID NOT GET ANYONE ON THE PHONE THAT
COULD TAKE CARE OF THIS MATTER - SPOKE TO
TWO DIFFERENT RECEPTIONISTS THEREFORE I SENT
AN EMAIL TO THE PERSON WHO SUBMITTED THE
DISMISSAL BY EMAIL

NMC

NMC

NMC

NMC

NMC

NMC

NMC

NMC

02/21/23

ALL

BENCH TRIAL HELD

PJT

D01

ORDER TO DISMISS ENTERED

PJT

D01

DISMISSAL WITH PREJUDICE ENTERED

PJT

PARTIES PRESENT (LIVE IN PERSON); DEF'S MTN
TO DISMISS GRANTED; CASE DISMISSED WITH
PREJUDICE

PJT

PJT

***** END OF REGISTER OF ACTIONS ***** 05/17/23 10:03